

Information to identify the case:

Debtor 1	Ted Kim	Social Security number or ITIN	xxx-xx-5039
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	____-
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Virginia			
Case number: 20-10885-BFK			

Discharge of Debtor

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Ted Kim
aka Tae Sung Kim

December 29, 2020

For the court: William C. Redden
Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Ted Kim
Debtor(s)

Case No. 20-10885-BFK
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-9
Date Rcvd: Dec 29, 2020

User: huntingto
Form ID: 318

Page 1 of 2
Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 31, 2020:

Recip ID	Recipient Name and Address
db	+ Ted Kim, 1641 International Drive, Suite 208, Mc Lean, VA 22102-4829
aty	+ The Meiburger Law Firm, P.C., 1493 Chain Bridge Road Suite 201, McLean, VA 22207, US 22101-5726
cr	+ THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, BWW Law Group, LLC, 8100 Three Chopt Rd., Suite 240, Richmond, VA 23229-4833
15420396	+ JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15308619	+ Korea Deposit Insurance Corp, Bluestone Law International (SLB), 4800 Hampden Lane, #200, Bethesda, MD 20814-2934
15316701	+ THE BANK OF NEW YORK MELLON, BWW Law Group, LLC, 8100 Three Chopt Rd., Suite 240, Richmond, VA 23229-4833
15308620	+ Td Bank Na/avant, 222 N. Lasalle St, Chicago, IL 60601-1003

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	EDI: BJMMEIBURGER.COM	Dec 30 2020 06:23:00	Janet M. Meiburger, The Meiburger Law Firm, P.C., 341 Dial: 866-652-2725 Code: 5661649, 1493 Chain Bridge Road, Suite 201, McLean, VA 22101-5726
cr	EDI: WFFC.COM	Dec 30 2020 06:23:00	BANK OF AMERICA, N.A., P. O. Box 660933, DALLAS, TX 75266-0933
15370483	EDI: BECKLEE.COM	Dec 30 2020 06:23:00	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15308615	+ EDI: BANKAMER.COM	Dec 30 2020 06:23:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
15308616	+ EDI: CAPITALONE.COM	Dec 30 2020 06:23:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15308618	+ EDI: CITICORP.COM	Dec 30 2020 06:23:00	Citibank, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15458550	EDI: CITICORP.COM	Dec 30 2020 06:23:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15308617	EDI: JPMORGANCHASE	Dec 30 2020 06:23:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-0000
15420186	EDI: USBANKARS.COM	Dec 30 2020 06:23:00	U.S. Bank National Association, Bankruptcy Department, PO Box 108, Saint Louis, MO 63166-0108
15308621	EDI: USBANKARS.COM	Dec 30 2020 06:23:00	US Bank/RMS CC, Attn: Bankruptcy, Po Box 5229, Cincinnati, OH 45201-0000

TOTAL: 10

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a

District/off: 0422-9

User: huntingto

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Form ID: 318

Total Noticed: 17

preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Korean Deposit Insurance Corporation
aty	*	Janet M. Meiburger, The Meiburger Law Firm, P.C., 341 Dial: 866-652-2725 Code: 5661649, 1493 Chain Bridge Road, Suite 201, McLean, VA 22101-5726
cr	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 31, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 29, 2020 at the address(es) listed below:

Name	Email Address
Andrew Todd Rich	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWMB5 INC., CHL MORTGAGE PASS-THROUGH TRUST 2004- HYB3, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2004-H bkvaecfupdates@bww-law.com
Jack Frankel	on behalf of U.S. Trustee John P. Fitzgerald III jack.i.frankel@usdoj.gov, USTPRegion04.ax.ecf@usdoj.gov; paula.f.blades@usdoj.gov
Janet M. Meiburger	trustee@meiburgerlaw.com VA41@ecfcbis.com
Janet M. Meiburger	on behalf of Trustee Janet M. Meiburger trustee@meiburgerlaw.com VA41@ecfcbis.com
John P. Fitzgerald, III	ustpreregion04.ax.ecf@usdoj.gov
Richard G. Hall	on behalf of Debtor Ted Kim richard.hall33@verizon.net
Robert M. Marino	on behalf of Creditor Korean Deposit Insurance Corporation rmmarino@rpb-law.com rmmarino1@aol.com

TOTAL: 7